

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
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**In re:**

**Case No. 3:15-bk-00165-PMG  
Chapter 13**

**Hardy Banks, Jr. and  
Toni Elaine Banks,**

**Debtors.**

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**ORDER GRANTING DEBTORS' MOTION  
TO VALUE LIEN OF SUNRISE RIDGE OWNERS  
ASSOCIATION, INC AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE has come before the Court without hearing on the Debtors' Motion to Value Lien held by Sunrise Ridge Owners Association, Inc. and to Strip Lien (the "Motion") filed February 26, 2015, and said Creditor has failed to file a written response to the Motion in accordance with Rule 2002-4, Local Bankruptcy Rules. Accordingly, it is

**ORDERED:**

1. The Motion to Value Lien is GRANTED pursuant to 11 U.S.C. §506(a) and the lien is voided pursuant to 11 U.S.C. §506(d).
2. The legal description of this property is as follows:

Lot 18, Sunrise Ridge, according to the plat thereof, as recorded in Plat Book 53, Pages 26, 26A, 26B and 26C of the current public records of Duval County, Florida.
3. The lien in the amount of \$286.00 held by Sunrise Ridge Owners Association, Inc. recorded on September 21, 2012 at Book 16078, Page 1237 of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that

the Court reserves jurisdiction to consider, if appropriate, the avoidance of Sunrise Ridge Owners Association, Inc's lien prior to the entry of the Debtors' discharge.

DONE and ORDERED in Jacksonville, Florida, this 14th day of April, 2015



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PAUL M. GLENN  
United States Bankruptcy Judge

Attorney Christopher R. DeMetros is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of the entry of the order.

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION

J.B. VOL. 54, NO. 8195.